



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [PROSPERITY BANCSHARES, INC.](#)

City/State [HOUSTON, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [36,111,054](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PROSPERITY BANCSHARES, INC.](#)
[4295 SAN FELIPE](#)
[HOUSTON, TX 77027](#)

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	35,439,206	31,943,380	32,676,209	24,073,560	22,631,698
Net income (\$000)	263,920	261,749	528,904	332,552	321,812
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.83	2.65	60	3.22	2.84	74	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26
+ Non-interest income	0.40	1.11	16	0.38	1.14	11	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15
- Overhead expense	1.33	2.24	5	1.62	2.63	10	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3
- Provision for credit losses	0	-0.15	78	0.06	0.85	3	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	0	0.01	35	0	0	41
+ Other tax equivalent adjustments	0	0	48	0	0	12	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.90	1.79	62	1.92	0.64	96	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73
Net operating income	1.49	1.36	65	1.64	0.48	97	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73
Net income	1.49	1.35	65	1.64	0.50	96	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.45	3.14	70	4.24	3.78	78	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16
Interest expense	0.22	0.27	45	0.52	0.66	33	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15
Net interest income (tax equivalent)	3.23	2.85	74	3.72	3.10	82	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.14	0.13	57	0.14	0.28	44	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45
Earnings coverage of net loan and lease losses (X)	25.43	4.52	68	22.89	21.56	72	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.57	1.39	71	1.54	1.51	60	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases	1.57	1.37	72	1.54	1.48	62	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.17	0.63	11	0.33	0.66	19	0.29	0.71	13	0.33	0.57	26	0.14	0.61	9
30-89 days past due loans and leases / Total loans and leases	0.22	0.27	53	0.24	0.36	38	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39
Liquidity and Funding															
Net noncore funding dependence	4.15	-1.82	71	5.52	6.94	48	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26
Net short-term noncore funding dependence	3.02	-8.21	85	4.55	-2.29	71	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54
Net loans and leases / Total assets	52.47	59.81	21	62.77	63.21	39	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15
Capitalization															
Tier 1 leverage ratio	9.50	9.11	68	9.44	9.03	66	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68
Holding company equity capital / Total assets	17.47	10.88	98	18.03	11.06	98	17.99	11.16	97	18.55	12.43	96	17.85	12.22	95
Total equity capital (including minority interest) / Total assets	17.47	11.01	98	18.03	11.18	98	17.99	11.29	97	18.55	12.57	96	17.85	12.27	95
Common equity tier 1 capital / Total risk-weighted assets	15.26	12.69	85	12.29	12.01	61	13.74	12.38	77	12.30	12.17	56	16.32	12.12	88
Net loans and leases / Equity capital (X)	3	5.51	6	3.48	5.78	10	3.25	5.58	10	3.14	5.21	11	2.54	5.29	8
Cash dividends / Net income	34.51	25.30	70	32.80	60.26	29	32.86	42.30	37	38.76	33.12	58	32.33	27.31	59
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	9.49	9.29	56	47.21	17.07	92	5.86	16.68	19	41.82	9.26	93	0.47	7	15
Equity capital	6.09	9.31	50	44.10	6.16	96	2.68	6.99	29	47.33	10.49	93	5.98	7.89	54
Net loans and leases	-8.46	0.79	12	97.15	13.26	96	6.25	9.07	46	82.40	9.10	96	3.49	7.89	31
Noncore funding	0.26	-23.76	79	-1.92	-2.41	53	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	2.11	13.39	29	0	13.56	10	2.11	13.04	33	0	13.37	15
Equity investment in subsidiaries / Equity capital	99.59	103.07	33	101.56	103.11	42	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31
Cash from ops + noncash items + op expense / Op expense + dividends	111.70	130.64	46	158.36	154.33	62	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	450,316	491,422	978,083	622,364	503,837	-8.36	85.49
Income from lease financing receivables.....	26	27	54	57	285	-3.70	-42.22
Fully taxable income on loans and leases.....	447,015	488,148	971,403	614,827	495,849	-8.43	86.96
Tax-exempt income on loans and leases.....	3,327	3,301	6,734	7,594	8,273	0.79	-10.56
Estimated tax benefit on income on loans and leases.....	891	884	1,785	2,023	2,198	0.77	-15.28
Income on loans and leases (tax equivalent).....	451,233	492,333	979,922	624,444	506,320	-8.35	85.03
Investment interest income (tax equivalent).....	82,716	92,589	167,762	210,987	223,384	-10.66	-20.91
Interest on balances due from depository institutions.....	690	757	1,202	1,634	1,262	-8.85	328.57
Interest income on other earning assets.....	155	653	614	2,497	2,089	-76.26	-61.54
Total interest income (tax equivalent).....	534,794	586,332	1,149,500	839,562	733,055	-8.79	53.23
Interest on time deposits of \$250K or more.....	3,987	12,382	16,607	11,914	4,555	-67.80	
Interest on time deposits < \$250K.....	6,715	17,155	31,857	25,959	15,426	-60.86	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	22,656	34,584	59,731	74,663	51,071	-34.49	73.34
Interest on other borrowings and trading liabilities.....	323	4,559	5,178	24,781	26,233	-92.92	-80.72
Interest on subordinated debt and mandatory convertible securities.....	0	2,999	5,498	1,000	0	-100.00	
Total interest expense.....	33,681	71,679	118,871	138,317	97,285	-53.01	51.90
Net interest income (tax equivalent).....	501,113	514,653	1,030,629	701,245	635,770	-2.63	53.32
Non-interest income.....	71,684	61,277	133,540	120,972	111,549	16.98	23.42
Adjusted operating income (tax equivalent).....	572,797	575,930	1,164,169	822,217	747,319	-0.54	48.81
Overhead expense.....	236,297	258,575	496,400	395,560	324,306	-8.62	48.86
Provision for credit losses.....	0	10,000	20,000	4,300	16,350		-100.00
Securities gains (losses).....	0	0	0	0	-13		
Other tax equivalent adjustments.....	0	-2	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	336,500	307,353	647,769	422,357	406,650	9.48	63.19
Applicable income taxes.....	71,358	44,191	116,130	86,656	81,223	61.48	6.18
Tax equivalent adjustments.....	1,222	1,413	2,735	3,149	3,615	-13.52	-38.03
Applicable income taxes (tax equivalent).....	72,580	45,604	118,865	89,805	84,838	59.15	4.92
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	263,920	261,749	528,904	332,552	321,812	0.83	92.61
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	263,920	261,749	528,904	332,552	321,812	0.83	92.61
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	263,920	261,749	528,904	332,552	321,812	0.83	92.61
Investment securities income (tax equivalent).....	82,716	92,589	167,762	210,987	223,384	-10.66	-20.91
US Treasury and agency securities (excluding mortgage-backed securities).....	0	224	262	991	978	-100.00	-100.00
Mortgage-backed securities.....	80,905	89,571	162,429	204,066	214,928	-9.68	-18.48
All other securities.....	1,811	2,794	5,071	5,930	7,478	-35.18	-60.84
Cash dividends declared.....	91,074	85,846	173,823	128,900	104,053	6.09	118.09
Common.....	91,074	85,846	173,823	128,900	104,053	6.09	118.09
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.02	2.92	56	3.67	3.46	66	3.52	3.27	69	3.49	4	19	3.24	3.87	14
Less: Interest expense	0.19	0.25	43	0.45	0.61	30	0.36	0.48	37	0.57	0.98	19	0.43	0.79	15
Equals: Net interest income (tax equivalent)	2.83	2.65	60	3.22	2.84	74	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26
Plus: Non-interest income	0.40	1.11	16	0.38	1.14	11	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15
Equals: adjusted operating income (tax equivalent)	3.23	3.82	21	3.61	4.05	24	3.56	4.04	27	3.42	4.41	12	3.30	4.46	7
Less: Overhead expense	1.33	2.24	5	1.62	2.63	10	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3
Less: Provision for credit losses	0	-0.15	78	0.06	0.85	3	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	22	0	0.02	17	0	0.01	35	0	0	39
Plus: other tax equivalent adjustments	0	0	48	0	0	12	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.90	1.79	62	1.92	0.64	96	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73
Less: Applicable income taxes (tax equivalent)	0.41	0.41	58	0.29	0.16	79	0.36	0.23	86	0.37	0.36	51	0.37	0.33	62
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.49	1.36	65	1.64	0.48	97	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.49	1.35	65	1.64	0.50	96	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73
Memo: Net income (last four quarters)	1.54	1.25	78	1.49	0.81	92	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73
Net income—BHC and noncontrolling (minority) interest	1.49	1.37	65	1.64	0.50	96	1.62	0.83	94	1.38	1.20	70	1.42	1.25	73
Margin Analysis															
Average earning assets / Average assets	87.53	93.15	1	86.66	91.74	4	86.91	92.32	3	87.41	91.05	13	87.82	91.48	15
Average interest-bearing funds / Average assets	54	62.32	16	56.63	65.48	14	55.66	64.06	17	56.67	65.57	15	56.93	65.56	17
Interest income (tax equivalent) / Average earning assets	3.45	3.14	70	4.24	3.78	78	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16
Interest expense / Average earning assets	0.22	0.27	45	0.52	0.66	33	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15
Net interest income (tax equivalent) / Average earning assets	3.23	2.85	74	3.72	3.10	82	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33
Yield or Cost															
Total loans and leases (tax equivalent)	4.63	4.05	80	5.12	4.44	85	4.93	4.27	86	5.22	5.09	64	4.99	4.95	59
Interest-bearing bank balances	0.14	0.11	84	3	0.50	98	0.31	0.27	65	2.63	2.04	80	3.29	1.64	97
Federal funds sold and reverse repos	0.04	0.26	38	0.34	0.94	26	0.04	0.68	14	0.20	2.44	12	3.16	2.17	84
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.44	3.11	72	4.23	3.74	81	4.04	3.51	82	3.97	4.36	24	3.67	4.20	17
Investment securities (tax equivalent)	1.63	1.80	38	2.25	2.51	27	2.09	2.25	32	2.35	2.76	16	2.31	2.68	22
US Treasury and agency securities (excluding mortgage-backed securities)		1.28		8.19	2.01	96	7.02	1.75	96	5.39	2.32	96	3.28	2.05	93
Mortgage-backed securities	1.49	1.56	45	2.30	2.33	40	2.08	2.05	50	2.39	2.61	19	2.32	2.50	28
All other securities	2.47	2.91	35	2.71	3.48	22	2.71	3.24	30	2.72	4.06	12	2.71	4.20	12
Interest-bearing deposits	0.25	0.24	59	0.57	0.70	43	0.45	0.53	46	0.65	1.10	17	0.47	0.81	19
Time deposits of \$250K or more	0.59	0.76	34	1.77	1.67	56	1.22	1.42	28	1.56	1.96	21	0.85	1.44	12
Time deposits < \$250K	0.81	0.72	63	1.81	1.58	64	1.73	1.36	83	1.63	1.82	36	0.98	1.29	25
Other domestic deposits	0.29	0.17	81	0.52	0.50	57	0.43	0.36	71	0.74	0.93	38	0.54	0.67	43
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.17	0.19	66	0.60	0.85	43	0.44	0.62	46	1.10	1.86	30	0.66	1.51	26
Other borrowed funds and trading liabilities	0	1.31	3	0.98	1.62	19	0.92	1.50	23	2.20	2.38	38	2.04	2.28	35
All interest-bearing funds	0.35	0.40	46	0.79	0.92	42	0.65	0.74	47	1.01	1.49	23	0.76	1.19	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	71,684	61,277	133,540	120,972	111,549
Fiduciary activities income	5,113	4,904	9,598	10,227	10,178
Service charges on deposit accounts - domestic	25,307	26,576	53,689	53,691	52,157
Trading revenue	595	-2,697	-2,715	0	0
Investment banking fees and commissions	1,506	1,234	2,504	2,361	2,617
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	7,565	889	6,175	3,227	2,218
Other non-interest income	31,598	30,371	64,289	51,466	44,379
Total overhead expenses	236,297	258,575	496,400	395,560	324,306
Personnel expense	155,648	156,391	309,268	226,348	207,517
Net occupancy expense	29,030	31,758	61,585	44,904	41,659
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,818	6,656	13,169	6,537	5,959
Other operating expenses	45,801	63,770	112,378	117,771	69,171
Fee income on mutual funds and annuities	1,506	1,234	2,504	2,361	2,617
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,724	3,793	3,756	3,901	3,036
Average personnel expense per employee	41.80	41.23	82.34	58.02	68.35
Average assets per employee	9,516.44	8,421.67	8,699.74	6,171.13	7,454.45

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	2.10	2.15	53	2.01	2.20	52	1.88	2.02	53	1.95	2.72	46	2.35	3.08	48	
Overhead expenses / Net Interest Income + non-interest income	41.34	59.03	7	45.01	63.28	5	42.74	62.28	5	48.29	61.29	9	43.61	60.88	5	
Percent of Average Assets																
Total overhead expense	1.33	2.24	5	1.62	2.63	10	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3	
Personnel expense	0.88	1.25	14	0.98	1.31	17	0.95	1.30	17	0.94	1.41	12	0.92	1.44	10	
Net occupancy expense	0.16	0.24	15	0.20	0.26	20	0.19	0.26	17	0.19	0.28	19	0.18	0.28	15	
Other operating expenses	0.29	0.73	2	0.44	0.99	7	0.38	0.94	3	0.52	0.97	7	0.33	0.97	1	
Overhead less non-interest income	0.93	1.10	32	1.24	1.36	42	1.11	1.25	37	1.14	1.32	34	0.94	1.38	22	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	41.25	58.45	7	44.90	62.83	5	42.64	61.82	5	48.11	60.64	8	43.40	60.37	5	
Personnel expense	27.17	33.10	22	27.15	32.43	21	26.57	32.36	23	27.53	32.39	20	27.77	32.51	21	
Net occupancy expense	5.07	6.33	29	5.51	6.65	28	5.29	6.58	27	5.46	6.52	29	5.57	6.48	30	
Other operating expenses	9.01	18.60	0	12.23	23.06	3	10.78	22.28	2	15.12	21.20	12	10.05	20.90	0	
Total non-interest income	12.51	28.18	15	10.64	27.40	11	11.47	28.83	12	14.71	29.23	20	14.93	28.50	21	
Fiduciary activities income	0.89	2.24	38	0.85	2.10	37	0.82	2.09	38	1.24	1.97	44	1.36	2.14	48	
Service charges on domestic deposit accounts	4.42	3.19	74	4.61	3.35	71	4.61	3.27	76	6.53	3.88	84	6.98	4.15	84	
Trading revenue	0.10	0.72	51	-0.47	1.60	6	-0.23	1.28	3	0	1.18	22	0	0.85	27	
Investment banking fees and commissions	0.26	2.52	21	0.21	2.64	17	0.22	2.46	18	0.29	3.54	20	0.35	3.42	21	
Insurance activities revenue	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10	
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41	
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21	0	0.65	9	
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	1.32	3.83	37	0.15	2.89	21	0.53	3.92	27	0.39	1.86	25	0.30	1.61	24	
Other non-interest income	5.52	9.26	28	5.27	9.31	27	5.52	9.65	30	6.26	10.04	28	5.94	9.86	26	
Overhead less non-interest income	28.74	29.94	40	34.26	34.19	51	31.17	31.93	46	33.40	31.06	44	28.47	31.46	33	
Applicable income taxes / Pretax net operating income (tax equivalent)	21.21	21.54	41	14.38	18.39	22	17.93	18.63	38	20.52	20.56	52	19.97	19.04	52	
Applicable income tax + TE / Pretax net operating income + TE	21.57	23.10	25	14.84	22.75	8	18.35	21.18	20	21.26	23.23	31	20.86	21.56	34	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	13,398,062	13,635,156	13,204,193	13,503,422	8,413,128	-1.74	77.12
Commercial and industrial loans	2,921,583	3,839,832	3,255,133	2,778,856	1,207,975	-23.91	112.84
Loans to individuals	115,718	145,196	131,058	164,172	118,214	-20.30	-13.37
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	189,752	182,730	170,421	185,297	184,128	3.84	-4.33
Other loans and leases	2,626,670	3,222,259	3,486,139	2,213,598	446,868	-18.48	589.10
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	19,251,785	21,025,173	20,246,944	18,845,345	10,370,313	-8.43	99.50
Less: Allowance for loan and lease losses	302,884	324,205	316,068	87,469	86,440	-6.58	261.32
Net loans and leases	18,948,901	20,700,968	19,930,876	18,757,876	10,283,873	-8.46	98.08
Debt securities that reprice or mature in over 1 year	11,772,773	7,513,732	8,375,554	8,315,203	9,220,081	56.68	30.93
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	30,721,674	28,214,700	28,306,430	27,073,079	19,503,954	8.89	65.43
Interest-bearing bank balances	389,242	44,918	1,012,828	40,506	26,457	766.56	300.88
Federal funds sold and reverse repos	281	568	553	519	552	-50.53	-41.94
Debt securities that reprice or mature within 1 year	145,918	203,855	167,266	254,852	188,885	-28.42	-46.06
Trading assets	630	0	0	309	36		22.33
Total earning assets	31,257,745	28,464,041	29,487,077	27,369,265	19,719,884	9.81	65.04
Non-interest-bearing cash and due from depository institutions	671,022	288,961	331,454	534,590	385,538	132.22	182.62
Premises, fixed assets, and leases	375,633	375,849	378,698	379,626	255,660	-0.06	38.24
Other real estate owned	144	6,160	10,593	6,935	1,805	-97.66	-99.08
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	3,806,510	3,846,216	3,873,346	3,904,921	2,337,949	-1.03	57.47
Total assets	36,111,054	32,981,227	34,081,168	32,195,337	22,700,836	9.49	65.03
Quarterly average assets	36,207,094	32,512,572	33,761,760	28,990,935	22,693,584	11.36	65.27
Average loans and leases (YTD)	19,492,637	19,246,503	19,859,428	11,959,562	10,140,538	1.28	101.36
Memoranda							
Loans held-for-sale	9,080	39,516	46,777	80,959	29,367	-77.02	-71.47
Loans not held-for-sale	19,242,705	20,985,657	20,200,167	18,764,386	10,340,946	-8.31	100.07
Real estate loans secured by 1-4 family	5,169,020	4,622,069	4,757,538	4,387,412	2,706,909	11.83	90.87
Commercial real estate loans	7,828,659	8,583,124	8,035,724	8,620,452	5,160,846	-8.79	78.05
Construction and land development	2,147,475	2,033,037	1,956,961	2,064,167	1,622,289	5.63	83.97
Multifamily	776,190	1,405,561	1,156,721	1,396,071	182,513	-44.78	328.65
Nonfarm nonresidential	4,904,994	5,144,526	4,922,042	5,160,214	3,356,044	-4.66	60.90
Real estate loans secured by farmland	400,383	429,963	410,931	495,558	545,373	-6.88	-12.83
Total investment securities	11,918,691	7,717,587	8,542,820	8,570,055	9,408,966	54.44	28.51
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	3,977	0	13,933	25,778	-100.00	-100.00
Municipal securities	148,831	202,646	166,175	238,817	254,364	-26.56	-64.57
Mortgage-backed securities	11,769,860	7,510,964	8,376,645	8,317,305	9,128,824	56.70	33.62
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	611,890	310,046	651,514	287,663	84,155	97.35	339.57
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	306	0	470	1,166	-100.00	-100.00
Mortgage-backed securities	611,890	309,740	651,514	287,193	82,989	97.55	394.25
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	92,434	192,894	147,837	21,459	-243,575	-52.08	-35.97
Available-for-sale securities appreciation (depreciation)	1,395	-1,766	974	762	392		-44.13
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,616,812	5,515,911	6,108,033	5,932,144	5,340,238	19.96	18.05

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	10,171,870	9,119,329	9,191,038	7,799,411	5,682,487	11.54	101.82
NOW, ATS and transaction accounts	4,403,061	3,842,324	4,353,348	5,059,273	2,692,177	14.59	54.92
Time deposits less brokered deposits < \$250K	1,580,466	1,821,959	1,721,238	1,895,047	1,511,155	-13.25	
MMDA and other savings accounts	11,648,840	10,159,012	10,789,663	7,911,326	6,818,850	14.67	70.19
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	27,804,237	24,942,624	26,055,287	22,665,057	16,704,669	11.47	76.89
Time deposits of \$250K or more	1,377,844	1,266,828	1,324,566	1,518,123	568,261	8.76	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	433,069	365,335	389,583	377,294	284,720	18.54	35.33
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	107,594	8,320	1,307,695	1,030,097	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	47,807	48,195	50,518	1,029	-100.00	-100.00
Brokered deposits < \$250K	0	18,563	18,730	44,259	0	-100.00	
Noncore funding	1,810,913	1,806,127	1,789,394	3,297,889	1,884,107	0.26	-26.07
Trading liabilities	35	0	0	83	36		-93.20
Subordinated notes and debentures + trust preferred securities	0	125,366	0	125,804	0	-100.00	
Other liabilities	185,532	158,988	105,818	135,669	59,200	16.70	10.65
Total liabilities	29,800,717	27,033,105	27,950,499	26,224,502	18,648,012	10.24	62.52
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	92,935	92,660	92,571	94,746	69,847	0.30	33.76
Common surplus	3,640,266	3,632,847	3,634,140	3,734,519	2,045,351	0.20	79.93
Retained earnings	2,576,035	2,224,011	2,403,189	2,140,968	1,937,316	15.83	77.62
Accumulated other comprehensive income	1,101	-1,396	769	602	310		-32.16
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	6,310,337	5,948,122	6,130,669	5,970,835	4,052,824	6.09	78.03
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	6,310,337	5,948,122	6,130,669	5,970,835	4,052,824	6.09	78.03
Total liabilities and capital	36,111,054	32,981,227	34,081,168	32,195,337	22,700,836	9.49	65.03
Memoranda							
Non-interest-bearing deposits	10,171,870	9,119,329	9,191,038	7,799,411	5,682,487	11.54	101.82
Interest-bearing deposits	19,010,211	17,108,686	18,207,545	16,428,028	11,590,443	11.11	55.79
Total deposits	29,182,081	26,228,015	27,398,583	24,227,439	17,272,930	11.26	69.25
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	6,130,669	5,970,835	5,970,835	4,052,824	3,824,154		
Accounting restatements	0	-105,181	-105,181	0	0		
Net income	263,920	261,749	528,904	332,552	321,812		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	-110,061	-115,160	-94,484	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	12,217	12,217	1,797,944	0		
Less: Dividends declared	91,074	85,846	173,823	128,900	104,053		
Change in other comprehensive income	332	-1,998	167	293	423		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	6,490	6,407	12,710	10,606	10,488		
Holding company equity capital, ending balance	6,310,337	5,948,122	6,130,669	5,970,835	4,052,824		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.10	36.32	48	41.34	36.22	56	38.74	36.22	48	41.94	37.78	48	37.06	37.19	45
Commercial and industrial loans	8.09	12.25	25	11.64	14.99	30	9.55	13.52	27	8.63	12.02	33	5.32	12.85	17
Loans to individuals	0.32	3.48	21	0.44	3.53	26	0.38	3.40	24	0.51	4.20	24	0.52	4.31	25
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.53	0.21	83	0.55	0.20	82	0.50	0.19	82	0.58	0.24	82	0.81	0.30	83
Other loans and leases	7.27	4.22	75	9.77	4.66	86	10.23	4.63	86	6.88	5.01	68	1.97	5	26
Net loans and leases	52.47	59.81	21	62.77	63.21	39	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15
Debt securities over 1 year	32.60	17.61	93	22.78	14.01	86	24.58	15.55	87	25.83	14.60	90	40.62	14.63	98
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	85.08	78.32	79	85.55	78.43	78	83.06	78.16	65	84.09	79.65	53	85.92	79.97	60
Interest-bearing bank balances	1.08	9.11	2	0.14	6.78	1	2.97	7.51	20	0.13	3.06	0	0.12	3.04	0
Federal funds sold and reverse repos	0	0.52	59	0	0.86	62	0	0.82	58	0	1.57	57	0	1.66	53
Debt securities 1 year or less	0.40	1.53	24	0.62	1.83	31	0.49	1.68	23	0.79	1.91	39	0.83	1.96	39
Trading assets	0	0.60	38	0	1.09	16	0	1.01	17	0	1.19	30	0	1.33	31
Total earning assets	86.56	91.43	6	86.30	90.72	9	86.52	91.05	7	85.01	89.53	10	86.87	89.74	21
Non-interest cash and due from depository institutions	1.86	1.01	93	0.88	1.08	33	0.97	1.07	40	1.66	1.14	85	1.70	1.21	79
Other real estate owned	0	0.02	17	0.02	0.03	55	0.03	0.02	72	0.02	0.03	53	0.01	0.04	26
All other assets	11.58	7.50	91	12.82	8.16	92	12.51	7.82	92	13.33	9.27	88	11.43	8.98	74
Memoranda															
Short-term investments	1.48	12.01	3	0.76	10.58	1	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5
U.S. Treasury securities	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0.01	0.48	28	0	0.63	11	0.04	0.54	34	0.11	0.69	39
Municipal securities	0.41	1.72	34	0.61	1.45	42	0.49	1.69	37	0.74	1.34	51	1.12	1.62	50
Mortgage-backed securities	32.59	12.97	96	22.77	11.11	93	24.58	11.75	93	25.83	11.44	95	40.21	11.13	98
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.03	0.42	28	0.12	0.48	32	0.14	0.52	34	0.25	0.39	53	0.13	0.30	46
Loans held for investment	53.29	59.85	25	63.63	63.46	39	59.27	61.72	35	58.28	63.50	26	45.55	63.93	15
Real estate loans secured by 1-4 family	14.31	11.69	63	14.01	12.29	57	13.96	11.91	60	13.63	13.29	53	11.92	13.46	42
Revolving	0.35	1.45	25	0.48	1.80	27	0.44	1.66	27	0.43	2.07	26	0.33	2.27	20
Closed-end, secured by first liens	13.77	9.84	71	13.17	9.99	68	13.25	9.81	68	12.76	10.69	65	11.40	10.57	54
Closed-end, secured by junior liens	0.19	0.20	64	0.37	0.26	75	0.27	0.22	73	0.43	0.28	76	0.19	0.31	47
Commercial real estate loans	21.68	22.48	47	26.02	21.90	55	23.58	22.22	48	26.78	22.23	54	22.73	21.58	51
Construction and land development	5.95	3.35	81	6.16	3.32	80	5.74	3.40	79	6.41	3.44	80	7.15	3.51	82
Multifamily	2.15	3.31	43	4.26	3.07	71	3.39	3.12	64	4.34	3.01	75	0.80	2.72	26
Nonfarm nonresidential	13.58	14.81	44	15.60	14.50	53	14.44	14.72	46	16.03	14.69	55	14.78	14.44	48
Real estate loans secured by farmland	1.11	0.34	84	1.30	0.33	85	1.21	0.33	85	1.54	0.36	86	2.40	0.41	94

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	69.59	59.66	62	64.85	55.37	65	65.22	57.15	60	71.65	57.46	68	81.13	56.49	90
Real estate loans secured by 1-4 family	26.85	19.82	69	21.98	19.50	57	23.50	19.43	62	23.28	20.75	58	26.10	21.10	66
Revolving	0.67	2.42	23	0.75	2.79	24	0.73	2.64	24	0.74	3.15	25	0.73	3.50	21
Closed-end	26.18	17.22	78	21.24	16.49	71	22.76	16.59	74	22.55	17.39	72	25.37	17.39	78
Commercial real estate loans	40.66	36.54	53	40.82	32.96	63	39.69	34.63	56	45.74	33.52	67	49.77	32.14	83
Construction and land development	11.15	5.50	85	9.67	4.97	82	9.67	5.26	79	10.95	5.09	87	15.64	5.20	98
1-4 family	3.30	1.11	90	3.42	0.93	92	2.89	0.93	89	3.43	0.94	93	4.26	1.02	98
Other	7.86	4.33	85	6.25	3.90	78	6.77	4.19	78	7.53	4.02	82	11.39	4.05	96
Multifamily	4.03	5.34	46	6.69	4.72	72	5.71	4.96	65	7.41	4.69	78	1.76	4.10	30
Nonfarm nonresidential	25.48	24.14	47	24.47	21.76	54	24.31	22.93	48	27.38	22.15	61	32.36	21.40	73
Owner-occupied	8.87	8.14	56	8.90	7.38	60	8.73	7.68	58	10.11	7.72	64	14.70	8.03	86
Other	16.61	15.71	55	15.56	14.16	57	15.58	14.95	52	17.27	14.34	61	17.66	13.38	63
Real estate loans secured by farmland	2.08	0.59	86	2.04	0.52	85	2.03	0.54	85	2.63	0.55	88	5.26	0.63	96
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	15.18	20.98	29	18.26	23.90	31	16.08	22.17	26	14.75	19.53	37	11.65	20.32	21
Loans to individuals	0.60	6.28	21	0.69	6.11	24	0.65	6.13	23	0.87	7.13	22	1.14	7.36	26
Credit card loans	0.07	0.51	59	0.06	0.64	58	0.07	0.65	59	0.08	0.81	55	0.14	1.02	55
Agricultural loans	0.99	0.37	84	0.87	0.31	84	0.84	0.32	84	0.98	0.37	82	1.78	0.46	89
Other loans and leases	13.64	8.03	75	15.33	8.93	78	17.22	9.09	79	11.75	9.85	66	4.31	9.66	36
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	402.73	383.17	50	457.83	392.62	56	418.39	381.27	49	488.27	391.26	65	380.46	379.80	48
Real estate loans secured by 1-4 family	155.37	124.52	67	155.20	133.24	62	150.75	125.03	62	158.64	138.18	61	122.41	137.84	44
Revolving	3.85	15.53	25	5.27	19.64	26	4.71	17.42	26	5.01	21.26	25	3.42	23.33	20
Closed-end	151.52	107.53	76	149.93	112.01	70	146.04	106.14	71	153.63	115.20	73	118.99	112.79	55
Commercial real estate loans	235.32	238.21	47	288.20	237.30	56	254.62	234.65	50	311.71	229.44	65	233.38	219.72	50
Construction and land development	64.55	35.52	80	68.26	35.78	80	62.01	35.62	78	74.64	34.95	84	73.36	35.36	84
1-4 family	19.08	7.06	87	24.12	6.74	92	18.55	6.34	88	23.35	6.61	90	19.96	7.04	87
Other	45.47	28.07	75	44.14	27.86	75	43.46	28.16	72	51.29	27.32	83	53.40	27.26	84
Multifamily	23.33	34.78	42	47.20	33.28	76	36.65	32.74	67	50.48	31.04	82	8.25	27.85	25
Nonfarm nonresidential	147.44	157.17	45	172.74	157.33	53	155.96	155.06	50	186.59	152.10	58	151.77	147.22	51
Owner-occupied	51.31	52.65	52	62.86	53.29	61	55.99	52.37	55	68.89	53.07	66	68.93	54.89	65
Other	96.12	102.08	47	109.88	101.60	56	99.97	100.54	50	117.69	97.41	61	82.84	91.80	49
Real estate loans secured by farmland	12.04	3.59	86	14.44	3.50	88	13.02	3.44	86	17.92	3.60	89	24.66	4.02	94
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	87.82	127.07	32	128.93	159.86	35	103.14	139.91	32	100.48	122.02	42	54.63	128.82	17
Loans to individuals	3.48	35.29	22	4.88	38.40	26	4.15	37.47	24	5.94	43.51	25	5.35	42.67	24
Credit card loans	0.43	2.61	60	0.42	3.43	59	0.44	3.30	59	0.52	4.34	56	0.64	5.31	54
Agricultural loans	5.70	2.01	83	6.14	2.03	83	5.40	1.88	82	6.70	2.18	83	8.33	2.72	83
Other loans and leases	78.95	46.75	76	108.20	51.14	84	110.46	49.54	83	80.04	52.44	74	20.21	51.79	25
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.70	28.84	56	32.82	26.07	67	31.82	27.32	56	36.14	26.45	73	35.70	24.79	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	189.26	187.37	51	231.73	186.18	62	204.16	183.76	53	246.28	178.57	68	167.43	167.93	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.57	244.59	45	294.59	244.21	55	260.14	240.85	50	315.17	236.10	66	236.36	225.98	50

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.48	12.01	3	0.76	10.58	1	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5
Liquid assets	35.53	28.17	72	23.80	24.60	57	28.52	26.22	61	27.67	22.44	74	42.14	22.72	85
Investment securities	33.01	19.64	90	23.40	16.55	79	25.07	17.85	79	26.62	16.99	86	41.45	17.27	98
Net loans and leases	52.47	59.81	21	62.77	63.21	39	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15
Net loans, leases and standby letters of credit	52.72	60.62	21	63.12	64.12	36	58.79	62.48	32	58.66	64.84	24	45.59	65.07	14
Core deposits	77	74.75	43	75.63	68.08	62	76.45	70.67	56	70.40	63.09	58	73.59	62.13	73
Noncore funding	5.01	10.89	29	5.48	16.68	14	5.25	14.13	20	10.24	19.36	27	8.30	21.34	12
Time deposits of \$250K or more	3.82	1.81	87	3.84	2.56	75	3.89	2.11	82	4.72	2.94	80	2.50	2.89	47
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.20	1.20	65	1.11	1.49	58	1.14	1.47	58	1.17	1.94	54	1.25	1.97	53
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.20	0.52	75	1.11	0.52	69	1.14	0.54	70	1.17	0.48	68	1.25	0.54	68
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0.33	2.06	28	0.02	1.24	24	4.06	3.01	64	4.54	3.67	63
Earning assets that reprice within 1 year	18.01	38.93	9	25.92	39.71	16	25.37	39.38	17	23.24	39.29	11	15.60	40.29	4
Interest-bearing liabilities that reprice within 1 year	6.31	7.04	59	7.49	9.42	47	7.11	8.20	57	8.26	10.19	42	7.19	10.01	39
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	11.70	30.25	13	18.43	28.34	25	18.26	29.11	27	14.98	26.63	19	8.41	27.38	10
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.15	-1.82	71	5.52	6.94	48	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26
Net short-term noncore funding dependence	3.02	-8.21	85	4.55	-2.29	71	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54
Short-term investment / Short-term noncore funding	36.60	284.81	7	16.25	138.95	7	80.27	184.19	26	10.15	77.77	10	12.17	66.46	15
Liquid assets - short-term noncore funding / Nonliquid assets	48.83	34.02	72	25.13	23.27	60	33.87	28.18	64	25.73	16.97	76	59.34	16.04	88
Net loans and leases / Total deposits	64.93	74.66	26	78.93	82.84	36	72.74	79.43	30	77.42	90.31	20	59.54	90.08	6
Net loans and leases / Core deposits	68.15	81.17	25	82.99	93.70	29	76.49	88.34	27	82.76	103.93	16	61.56	105	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.95	0.84	91	6.99	1.82	93	5.02	1.57	93	0.80	0.72	65	-11.46	-0.82	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.04	1.94	9	-0.06	4.82	1	0.03	4.31	1	0.03	1.36	13	0.02	-1.98	94
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	94.87	13.42	99	95.98	12.14	99	92.37	11.38	99	96.64	12.67	99	99.11	16.19	99
Available-for-sale securities	5.13	84.66	0	4.02	85.75	0	7.63	87.23	0	3.36	85.40	0	0.89	81.88	0
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0.05	3.23	26	0	4.01	10	0.16	3.49	29	0.27	4.02	27
Municipal securities	1.25	8.87	28	2.63	9.39	36	1.95	9.83	34	2.79	7.75	40	2.70	9.16	37
Mortgage-backed securities	98.75	66.59	98	97.32	67.27	96	98.05	66.64	97	97.05	67.43	96	97.02	65.45	95
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	1.22	8.69	16	2.64	11.75	15	1.96	10.55	16	2.97	11.86	20	2.01	11.91	16
Debt securities 1 to 5 years	4.04	17.05	21	3.55	18.03	23	5.19	17.03	28	3.90	17.94	23	3.71	19.18	22
Debt securities over 5 years	94.73	72.17	94	93.81	66.01	92	92.85	69.86	89	93.12	66.02	90	94.28	64.73	93
Pledged securities	55.52	33.87	78	71.47	37.40	88	71.50	35.67	90	69.22	30.57	93	56.76	33.30	79
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	114.74	51.37	80	-25.51	146.89	3	299.03	183.32	75	37.05	26.69	68	-25.87	6.77	12
Investment securities	54.44	33.34	74	-13.79	14.17	7	-0.32	23.62	17	-8.92	11.75	8	-2.72	9.42	21
Core deposits	11.47	16.88	31	52.36	25.99	90	14.96	26.88	15	35.68	11.23	90	-3.10	7.29	7
Noncore funding	0.26	-23.76	79	-1.92	-2.41	53	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	5,444,024	6,057,982	5,109,986	5,038,004	2,494,850
Commit: Secured commercial real estate loans	1,892,124	1,955,951	1,918,110	1,981,388	1,393,153
Commit: Unsecured real estate loans	39,333	110,070	37,663	61,046	25,218
Credit card lines (reported semiannually, June/Dec)	44,033	43,522	43,622	44,619	44,885
Securities underwriting	0	0	0	0	0
Standby letters of credit	88,614	117,989	104,126	127,927	66,343
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	26,493	48,213	43,998	46,343	4,810
Written options contracts (interest rate)	48,453	79,042	56,707	18,150	10,033
Purchased options contracts (interest rate)	25,000	125	0	875	0
Interest rate swaps	498,375	460,055	449,368	460,939	13,123
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.08	22.45	24	18.37	21.74	47	14.99	22.01	23	15.65	23.52	23	10.99	24.05	10
Standby letters of credit	0.25	0.67	25	0.36	0.72	35	0.31	0.71	30	0.40	0.84	36	0.29	0.92	25
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	1.66	49.75	12	1.78	51.68	7	1.61	48.62	6	1.63	68.47	11	0.12	65.81	2
Interest rate contracts	1.66	35.96	12	1.78	36.85	8	1.61	34.36	7	1.63	47.31	11	0.12	43.84	3
Interest rate futures and forward contracts	0.07	5.17	36	0.15	9.28	33	0.13	6.21	32	0.14	10.67	31	0.02	11.40	29
Written options contracts (interest rate)	0.13	1.82	28	0.24	2.30	28	0.17	2.18	27	0.06	2.47	23	0.04	2.16	25
Purchased options contracts (interest rate)	0.07	1.33	47	0	1.51	46	0	1.46	22	0	2.65	45	0	2.32	23
Interest rate swaps	1.38	20.67	16	1.39	22.27	14	1.32	20.83	13	1.43	28.86	12	0.06	26.74	5
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.93	42.93	35	31.48	41.55	48	25.73	42.82	33	42.13	45.53	65	24.60	44.93	26

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	598,321	587,435	550,073	526,307	27,966
Interest rate contracts	598,321	587,435	550,073	526,307	27,966
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	26,493	48,213	43,998	46,343	4,810
Written options	48,453	79,042	56,707	18,150	10,033
Exchange-traded	0	0	0	0	0
Over-the-counter	48,453	79,042	56,707	18,150	10,033
Purchased options	25,000	125	0	875	0
Exchange-traded	0	0	0	0	0
Over-the-counter	25,000	125	0	875	0
Swaps	498,375	460,055	449,368	460,939	13,123
Held for trading	49,947	127,130	100,705	63,617	13,123
Interest rate contracts	49,947	127,130	100,705	63,617	13,123
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	548,374	460,305	449,368	462,690	14,843
Interest rate contracts	548,374	460,305	449,368	462,690	14,843
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	523,375	508,393	493,366	508,157	17,933
One year or less	2,565	58,066	43,998	56,945	4,810
Over 1 year to 5 years	471,531	374,631	383,998	374,974	13,123
Over 5 years	49,279	75,696	65,370	76,238	0
Gross negative fair value (absolute value)	8,867	14,375	11,913	5,153	37
Gross positive fair value	9,463	14,375	11,913	5,379	37
Held for trading	637	1	1	309	36
Non-traded	8,826	14,374	11,912	5,070	1
Current credit exposure on risk-based capital derivative contracts	8,442	14,374	11,912	5,115	36
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	4.43	12.57	46	8.21	12.99	51	8	14.05	52	8.81	13.49	57	17.20	12.78	68
Exchange-traded	8.10	7.49	65	13.46	8.37	76	10.31	8.18	70	3.45	5.91	48	35.88	6.60	94
Over-the-counter	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	8.10	7.20	67	13.46	7.94	78	10.31	7.73	72	3.45	5.10	50	35.88	5.49	94
Exchange-traded	4.18	3.44	66	0.02	3.38	39	0	3.42	19	0.17	4.42	41	0	4.19	18
Over-the-counter	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	4.18	3.04	68	0.02	2.87	42	0	2.86	21	0.17	3.35	44	0	3.20	20
Held for trading															
Interest rate contracts	83.30	71.23	52	78.32	69.92	53	81.69	68.76	55	87.58	69.75	63	46.92	70.34	19
Foreign exchange contracts	8.35	40.60	43	21.64	43.50	40	18.31	43.53	40	12.09	44.16	40	46.92	46.31	47
Equity, commodity, and other contracts	8.35	34.42	45	21.64	37.56	43	18.31	36.62	42	12.09	37.24	41	46.92	38.40	53
Non-traded															
Interest rate contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts	91.65	59.40	56	78.36	56.50	59	81.69	56.47	59	87.91	55.84	59	53.08	53.69	52
Interest rate contracts	91.65	56.19	63	78.36	54.31	62	81.69	53.82	64	87.91	52.22	66	53.08	50.60	53
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	87.47	91.87	29	86.54	89.91	27	89.69	91.48	30	96.55	93.86	45	64.12	94.47	10
Over 1 year to 5 years	0.43	28.05	8	9.88	30.94	34	8	32.05	32	10.82	32.17	36	17.20	32.51	44
Over 5 years	78.81	26.03	98	63.77	27.26	95	69.81	27.06	96	71.25	30.45	92	46.92	31.16	76
Gross negative fair value (absolute value)	8.24	30.08	25	12.89	28.48	30	11.88	29.56	29	14.49	28.09	34	0	28.71	5
Gross positive fair value	1.48	1.25	64	2.45	1.76	68	2.17	1.55	69	0.98	0.83	57	0.13	0.72	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.58	1.68	46	2.45	2.69	48	2.17	2.23	53	1.02	1.19	45	0.13	0.85	5
Gross positive fair value (X)	0	0.05	19	0.01	0.07	19	0	0.07	17	0	0.06	16	0	0.06	5
Held for trading (X)	0	0.07	12	0.01	0.11	15	0	0.09	12	0	0.07	15	0	0.06	1
Non-traded (X)	0	0.05	45	0	0.08	38	0	0.07	39	0	0.06	38	0	0.05	38
Current credit exposure (X)	0	0.01	35	0.01	0.02	40	0	0.02	38	0	0.01	45	0	0.01	5
Credit losses on derivative contracts	0	0.05	20	0.01	0.08	22	0	0.06	22	0	0.05	20	0	0.04	9
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.04	0.63	21	0.06	1.03	22	0.06	0.85	22	0.02	0.73	20	0	0.53	9

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	316,068	87,469	87,469	86,440	84,041
Gross losses	14,685	15,962	35,570	7,856	17,773
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,501	2,160	3,631	4,585	3,822
Net losses	13,184	13,802	31,939	3,271	13,951
Provision for loan and lease losses	0	10,000	20,000	4,300	16,350
Adjustments	0	240,538	240,538	0	0
Ending balance	302,884	324,205	316,068	87,469	86,440
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.14	77	0.06	0.85	3	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31
Provision for loan and lease losses / Average loans and leases	0	-0.25	77	0.10	1.37	1	0.10	0.82	3	0.04	0.24	12	0.16	0.24	46
Provision for loan and lease losses / Net loan and lease losses	0	77.32	64	72.45	792.43	4	62.62	487.86	3	131.46	130.58	63	117.20	134.68	57
Allowance for loan and lease losses / Total loans and leases not held for sale	1.57	1.39	71	1.54	1.51	60	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases	1.57	1.37	72	1.54	1.48	62	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44
Allowance for loan and lease losses / Net loans and leases losses (X)	11.49	15.27	60	11.74	11.83	68	9.90	11.58	61	26.74	8.03	90	6.20	7.54	57
Allowance for loan and lease losses / Nonaccrual assets	921.18	318.67	91	515.40	321.01	85	669.85	299.17	91	158.33	218.72	48	657.49	214.03	92
ALLL / 90+ days past due + nonaccrual loans and leases	912.03	260.68	96	452.83	244.42	86	646.57	244.34	93	157.08	151.73	64	503.99	160.51	92
Gross loan and lease losses / Average loans and leases	0.15	0.22	46	0.17	0.35	34	0.18	0.34	38	0.07	0.28	17	0.18	0.30	39
Recoveries / Average loans and leases	0.02	0.08	12	0.02	0.07	23	0.02	0.07	15	0.04	0.08	34	0.04	0.09	26
Net losses / Average loans and leases	0.14	0.13	57	0.14	0.28	44	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	4.22	16.12	11	27.49	15.46	85	46.22	33.98	75	25.80	36.22	39	20.19	41.30	17
Earnings coverage of net loan and lease losses (X)	25.43	4.52	68	22.89	21.56	72	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74

Net Loan and Lease Losses By Type

Real estate loans	0.10	0.03	82	0	0.03	24	0.03	0.04	54	-0.01	0.01	24	0.02	0.02	64
Real estate loans secured by 1-4 family	0	-0.01	69	0	0.01	53	0.05	0.01	84	0	0.01	44	0.02	0.01	56
Revolving	0	-0.05	62	0	0.01	47	1.61	0.01	97	0	0.02	43	0	0.03	37
Closed-end	0	-0.01	70	0	0.01	56	0	0	36	0	0	48	0.02	0.01	66
Commercial real estate loans	0.18	0.05	83	0	0.03	16	0.02	0.07	40	0	0.01	51	0.03	0.01	71
Construction and land development	-0.01	0	31	0	0	46	0.02	0	77	0	-0.01	73	0.01	-0.03	82
1-4 family	0	0	57	0	0	59	0.01	0	90	0	0	83	0.01	-0.01	93
Other	-0.01	-0.01	30	0	0	40	0.01	0	74	0	-0.01	45	0	-0.02	81
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0.81	0	99
Nonfarm nonresidential	0.29	0.07	86	0	0.05	9	0.02	0.11	38	0	0.02	52	0	0.02	42
Owner-occupied	0.02	0.01	79	0	0.02	9	0	0.02	9	0	0.01	67	0	0.01	47
Other	0.27	0.06	87	0	0.03	24	0.03	0.08	48	0	0.01	28	0	0.01	32
Real estate loans secured by farmland	0	-0.01	20	-0.02	0.02	8	-0.01	0.02	11	-0.26	0.01	3	-0.03	0	13
Commercial and industrial loans	0.25	0.20	61	0.35	0.46	54	0.59	0.47	68	0.02	0.37	8	0.74	0.31	85
Loans to individuals	0.21	0.78	20	0.20	1.41	9	0.31	1.13	20	0.01	1.17	3	0.34	1.16	22
Credit card loans	0.01	2.18	16	0.98	3.43	20	1.31	2.92	22	0.53	3.11	13	1.14	2.92	16
Agricultural loans	0.03	0.03	77	0.03	0.15	71	0.02	0.19	59	0.17	0.08	81	0	0.15	38
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.18	0.08	79	0.44	0.13	87	0.24	0.15	73	0.15	0.15	66	0.60	0.14	89

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	42,312	49,833	54,687	80,446	34,274
90+ days past due loans and leases	330	8,691	1,699	441	4,004
Nonaccrual loans and leases	32,880	62,904	47,185	55,243	13,147
Total past due and nonaccrual loans and leases	75,522	121,428	103,571	136,130	51,425
Restructured 30-89 days past due					
Restructured 30-89 days past due	0	574	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	6,937	13,054	10,849	13,466	51
Total restructured loans and leases	6,937	13,628	10,849	13,466	51
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	696	677	621	31	0
Other real estate owned	144	6,160	10,593	6,935	1,805
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.22	0.27	53	0.24	0.36	38	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39
90+ days past due loans and leases	0	0.10	26	0.04	0.13	50	0.01	0.12	31	0	0.15	22	0.04	0.17	42
Nonaccrual loans and leases	0.17	0.58	12	0.30	0.61	21	0.23	0.66	11	0.29	0.51	28	0.13	0.54	8
90+ days past due and nonaccrual loans and leases	0.17	0.73	7	0.34	0.80	14	0.24	0.85	8	0.30	0.71	14	0.17	0.75	6
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	19	0	0.01	50	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.04	0.12	29	0.06	0.13	35	0.05	0.13	33	0.07	0.14	40	0	0.16	7
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.22	0.27	53	0.24	0.37	38	0.27	0.40	41	0.43	0.43	59	0.33	0.44	39
90+ days past due assets	0	0.10	25	0.04	0.13	49	0.01	0.12	30	0	0.15	19	0.04	0.18	40
Nonaccrual assets	0.17	0.59	12	0.30	0.62	21	0.23	0.67	11	0.29	0.53	28	0.13	0.57	7
30+ days past due and nonaccrual assets	0.39	1.04	12	0.58	1.21	21	0.51	1.29	12	0.72	1.19	30	0.50	1.26	7
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.09	0.43	6	0.22	0.49	16	0.14	0.52	9	0.17	0.44	15	0.08	0.48	5
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.46	6	0.24	0.52	15	0.17	0.55	10	0.19	0.48	15	0.08	0.52	5
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.09	0.52	5	0.21	0.56	14	0.17	0.60	10	0.19	0.53	16	0.07	0.60	4
Allowance for loan and lease losses	11.13	67.93	2	21.69	65.48	10	18.48	66.66	6	71.12	115.41	28	17.30	118.28	3
Equity capital + allowance for loan and lease losses	0.51	4.43	2	1.12	4.83	8	0.91	4.97	4	1.03	4.28	11	0.36	4.79	4
Tier 1 capital + allowance for loan and lease losses	0.98	5.28	3	2.28	5.98	12	1.79	6.05	10	2.25	5.65	18	0.68	6.16	5
Loans and leases + other real estate owned	0.18	0.88	6	0.33	0.92	10	0.29	0.97	9	0.33	0.85	12	0.14	0.96	4

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.26	0.24	62	0.23	0.39	41	0.30	0.39	48	0.53	0.38	75	0.31	0.42	43
	90+ days past due	0	0.12	31	0.06	0.15	63	0.01	0.16	45	0	0.16	33	0.04	0.22	49
	Nonaccrual	0.18	0.65	15	0.35	0.63	25	0.22	0.76	13	0.28	0.46	37	0.11	0.57	9
Commercial and industrial																
	30–89 days past due	0.24	0.17	71	0.31	0.23	73	0.44	0.23	81	0.26	0.31	51	0.55	0.30	82
	90+ days past due	0.01	0.02	63	0	0.03	37	0	0.03	16	0	0.05	14	0.02	0.05	58
	Nonaccrual	0.28	0.64	29	0.39	0.75	32	0.49	0.75	42	0.60	0.83	45	0.35	0.76	33
Individuals																
	30–89 days past due	0.12	0.55	21	0.46	0.58	41	0.27	0.83	18	0.46	0.83	30	0.18	0.84	17
	90+ days past due	0	0.07	18	0.01	0.13	40	0.01	0.14	44	0	0.17	16	0	0.16	15
	Nonaccrual	0.02	0.18	28	0.04	0.22	35	0.04	0.28	31	0.03	0.17	33	0.04	0.23	30
Depository institution loans																
	30–89 days past due		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural																
	30–89 days past due	0.26	0.16	73	1.01	0.31	82	0.13	0.17	69	0.07	0.24	58	0.15	0.17	67
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual	0.04	0.69	50	0.22	0.80	55	0.21	0.49	57	0.01	0.67	44	0	0.75	23
Foreign governments																
	30–89 days past due		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases																
	30–89 days past due	0.01	0.11	45	0.10	0.14	60	0	0.18	31	0.04	0.20	43	0.18	0.17	66
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.13	22	0	0.15	33	0.04	0.15	52	0	0.13	36	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.21	0.35	44	0.20	0.60	26	0.16	0.65	10	1	0.67	77	0.39	0.71	26
	90+ days past due	0	0.27	37	0	0.29	33	0	0.33	35	0.01	0.31	37	0.11	0.46	58
	Nonaccrual	0.22	0.82	16	0.64	0.84	44	0.34	0.89	19	0.56	0.73	47	0.17	0.86	14
Revolving	30-89 days past due	0.60	0.29	84	1.06	0.40	88	0.56	0.48	58	0.81	0.45	83	0.87	0.50	83
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0.28	0.05	90	3.96	0.05	98
	Nonaccrual	0.45	1.05	40	2.28	1.27	82	0.74	1.13	50	2.70	1	84	0	1.17	4
Closed-end	30-89 days past due	0.20	0.36	43	0.17	0.61	22	0.15	0.65	8	1.01	0.70	76	0.37	0.75	25
	90+ days past due	0	0.29	37	0	0.33	35	0	0.38	36	0	0.35	33	0	0.53	16
	Nonaccrual	0.22	0.77	16	0.58	0.81	41	0.32	0.87	21	0.49	0.70	42	0.17	0.84	16
Junior lien	30-89 days past due	0	0.01	34	0	0.02	20	0	0.02	35	0.03	0.02	61	0.01	0.03	28
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	17	0.01	0.05	20	0	0.04	16	0	0.04	20	0	0.06	21
Commercial real estate	30-89 days past due	0.29	0.14	79	0.25	0.23	66	0.40	0.26	72	0.31	0.18	81	0.30	0.17	79
	90+ days past due	0	0.01	25	0.10	0.02	88	0.02	0.02	75	0	0.03	19	0.02	0.03	62
	Nonaccrual	0.16	0.52	22	0.20	0.43	33	0.15	0.62	15	0.16	0.23	43	0.08	0.28	25
Construction and development	30-89 days past due	0.36	0.12	85	0.68	0.24	86	0.76	0.28	82	0.80	0.28	84	0.39	0.21	75
	90+ days past due	0	0.01	38	0.41	0.01	98	0.01	0.01	81	0	0.02	33	0.05	0.02	82
	Nonaccrual	0.07	0.36	49	0.11	0.25	47	0.06	0.41	39	0.06	0.20	44	0.09	0.19	47
1-4 family	30-89 days past due	0.16	0.02	93	0.46	0.04	95	0.34	0.03	95	0.62	0.06	96	0.22	0.06	86
	90+ days past due	0	0	44	0.41	0	99	0.01	0	88	0	0	41	0.05	0	97
	Nonaccrual	0.05	0.02	82	0.06	0.04	76	0.05	0.03	81	0	0.02	30	0.06	0.02	78
Other	30-89 days past due	0.19	0.07	83	0.22	0.17	76	0.42	0.22	77	0.18	0.20	70	0.17	0.13	70
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.02	0.29	40	0.06	0.18	46	0.01	0.35	31	0.06	0.17	50	0.02	0.15	41
Multifamily	30-89 days past due	0	0.06	28	0.06	0.08	63	0	0.09	22	0	0.08	19	0.47	0.10	92
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0.02	0.11	45	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.31	0.14	80	0.14	0.20	51	0.35	0.23	72	0.21	0.14	75	0.24	0.17	71
	90+ days past due	0	0.01	29	0.01	0.02	66	0.03	0.02	77	0	0.03	22	0	0.03	21
	Nonaccrual	0.23	0.66	25	0.29	0.55	36	0.22	0.80	19	0.25	0.28	48	0.08	0.30	20
Owner Occupied	30-89 days past due	0.03	0.04	50	0.08	0.07	60	0.14	0.07	78	0.07	0.07	59	0.16	0.09	73
	90+ days past due	0	0	34	0.01	0.01	74	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.10	0.25	28	0.01	0.24	12	0.07	0.27	20	0.05	0.16	27	0.07	0.17	32
Other	30-89 days past due	0.28	0.09	84	0.06	0.11	56	0.21	0.14	72	0.14	0.07	78	0.08	0.07	67
	90+ days past due	0	0.01	36	0	0.01	34	0.03	0.01	83	0	0.01	30	0	0.01	31
	Nonaccrual	0.13	0.40	34	0.28	0.24	67	0.14	0.44	32	0.20	0.10	78	0.01	0.13	19
Farmland	30-89 days past due	0.13	0.11	72	0.27	0.31	69	0.07	0.11	67	0.07	0.23	54	0.08	0.25	50
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.08	1.10	45	0.08	1.24	37	0.24	1.13	45	0	0.84	38	0.05	1.23	40
Credit card	30-89 days past due	0.25	0.63	22	0.17	0.90	18	0.07	0.95	16	0.15	1.19	13	0.16	1.22	14
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,733,201	3,725,506	3,726,711	3,829,265	2,115,197
Retained earnings	2,681,216	2,329,192	2,508,370	2,140,968	1,937,316
Accumulated other comprehensive income (AOCI)	1,101	-1,396	769	602	310
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,415,518	6,053,302	6,235,850	5,970,835	4,052,823
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,285,303	3,295,533	3,289,980	3,292,136	1,927,631
Accumulated other comprehensive income-related adjustments	1,101	-1,396	769	602	310
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,129,114	2,759,165	2,945,101	2,678,097	2,124,882
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,129,114	2,759,165	2,945,101	2,678,097	2,124,882
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	3,129,114	2,759,165	2,945,101	2,678,097	2,124,882
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	125,000	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	92,293	113,614	105,476	87,469	86,440
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	92,293	238,614	105,476	87,469	86,440
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	92,293	238,614	105,476	87,469	86,440
Exited advanced approach tier 2 capital					
Total capital	3,221,407	2,997,779	3,050,577	2,765,566	2,211,322
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	36,207,094	32,512,572	33,761,760	28,990,935	22,693,584
Less: Deductions from common equity tier 1 capital	3,285,303	3,295,533	3,289,980	3,292,136	1,927,631
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	32,921,791	29,217,039	30,471,780	25,698,799	20,765,953
Total risk-weighted assets	20,503,495	22,443,868	21,431,745	21,776,813	13,017,748
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	15.26	12.66	85	12.29	11.98	61	13.74	12.35	77	12.30	12.11	57	16.32	12.09	88
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.26	13.44	82	12.29	12.72	47	13.74	13.08	70	12.30	12.78	46	16.32	12.85	85
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.71	15.42	64	13.36	14.77	28	14.23	15.23	36	12.70	14.36	20	16.99	14.45	82
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.50	9.11	68	9.44	9.03	66	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name _____

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	325,560	325,054	324,423	322,065	260,433	0.16	33.03

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32			4.86		
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	9.49	11.54	40	10.54	11.35	44	9.95	11.03	44	11.65	11.51	47	11.78	10.22	55
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	7,054	8,427	8,749	2,937	3,412
Real estate loans	6,532	8,398	8,131	2,913	3,354
Commercial and industrial loans	522	29	618	24	58
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	7,054	8,427	8,749	2,937	3,412
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-16.29	-1.19	25	164.25	10.27	91	197.89	-2.40	97	-13.92	22.48	17	-20.80	7.24	16
Total selected assets	-16.29	3.19	21	164.25	5.10	94	197.89	2.04	97	-13.92	12.40	20	-20.80	3.24	17
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	91,000	138,112	351,213	551,730	101,000	-34.11	-50.42
Dividends	91,000	138,112	351,213	551,730	101,000	-34.11	-50.42
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	4	0		-100.00
Dividends	0	0	0	0	0		-100.00
Interest	0	0	0	4	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	91,000	138,112	351,213	551,734	101,000	-34.11	-50.42
Securities gains (losses)	0	0	0	0	0		
Other operating income	7	12	21	27	30	-41.67	-58.82
Total operating income	91,007	138,124	351,234	551,761	101,030	-34.11	-50.42
Operating Expenses							
Personnel expenses	6,490	6,406	12,710	10,606	10,488	1.31	25.60
Interest expense	0	2,999	5,498	1,000	0	-100.00	
Other expenses	432	368	1,391	7,422	538	17.39	8.54
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	6,922	9,773	19,599	19,028	11,026	-29.17	24.38
Income (loss) before taxes	84,085	128,351	331,635	532,733	90,004	-34.49	-52.76
Applicable income taxes (credit)	-730	-5,147	-7,202	-2,856	-2,834		
Extraordinary items							
Income before undistributed income of subsidiaries	84,815	133,498	338,837	535,589	92,838	-36.47	-52.86
Equity in undistributed income of subsidiaries	179,105	128,250	190,067	-203,037	228,974	39.65	
Bank subsidiaries	179,105	128,250	190,067	-203,037	228,974	39.65	
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	263,920	261,748	528,904	332,552	321,812	0.83	92.61
Memoranda							
Bank net income	270,105	266,362	541,280	348,693	329,974	1.41	92.08
Nonbank net income	0	0	0	0	0		-100.00
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

	Dollar Amount in Thousands									
	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	6,284,365	99.59	6,040,947	99.45	6,104,929	99.58	6,007,554	4,036,370	4.03	82.71
Common and preferred stock	6,284,365	99.59	6,040,947	99.45	6,104,929	99.58	6,007,554	4,036,370	4.03	82.71
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	12,219	0.19	12,674	0.21	7,246	0.12	73,440	2,071	-3.59	175.95
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,983	0.06	2,724	0.04	3,983	0.06	7,405	3,983	46.22	0.00
Other assets	9,770	0.15	17,715	0.29	14,511	0.24	9,423	10,400	-44.85	-89.88
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,310,337	100.00	6,074,060	100.00	6,130,669	100.00	6,097,822	4,052,824	3.89	78.03
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	125,365	2.06	0	0	125,804	0	-100.00	
Other liabilities	0	0	573	0.01	0	0	1,183	0	-100.00	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	125,938	2.07	0	0	126,987	0	-100.00	
Equity Capital	6,310,337	100	5,948,122	97.93	6,130,669	100	5,970,835	4,052,824	6.09	78.03
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	92,935	1.47	92,660	1.53	92,571	1.51	94,746	69,847	0.30	33.76
Common surplus	3,640,266	57.69	3,632,847	59.81	3,634,140	59.28	3,734,519	2,045,351	0.20	79.93
Retained earnings	2,576,035	40.82	2,224,011	36.61	2,403,189	39.20	2,140,968	1,937,316	15.83	77.62
Accumulated other comprehensive income	1,101	0.02	-1,396	-0.02	769	0.01	602	310		-32.16
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	6,310,337	100.00	6,074,060	100.00	6,130,669	100.00	6,097,822	4,052,824	3.89	78.03
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.46	12.64	14	10.42	4.33	85	9.58	7.29	72	7.48	9.68	19	8.14	10.40	24
Bank net income / Average equity investment in banks	8.72	12.37	17	8.88	4.55	77	8.95	7.45	65	7.80	10.51	16	8.42	11.19	22
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	102.34	96.24	56	101.76	91.35	39	102.34	88.16	47	104.85	82.22	65	102.54	82.56	50
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	0	16.87	2	2.12	20.37	15	0	20.06	3	2.13	20.43	14	0	20.88	1
Total debt / Equity capital	0	11.60	11	2.11	14.50	29	0	14.41	10	2.11	14.31	32	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	2.11	16.78	18	0	16.67	6	2.11	16.36	17	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	2.11	14.81	29	0	14.68	10	2.11	14.56	32	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	2.11	14.64	29	0	14.52	10	2.11	14.51	32	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	2.11	13.39	29	0	13.56	10	2.11	13.04	33	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt		39.10		72.39	29.33	86	0	34.67	10	71.35	28.44	87	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	99.59	103.07	33	101.56	103.11	42	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31
Total investment in subs / Equity capital	99.59	108.26	22	101.56	110.49	32	99.58	110.16	19	100.61	111.07	28	99.59	112.48	20
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.05	0.25	31	0.18	0.67	43	-0.05	0.47	30	0.11	0.36	42	-0.05	0.35	29
Equity investment in subs – equity cap / Net income-div (X)		0.83		0.26	3.93	13		1.82		0.18	1.22	14		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	100.24	138.64	37	156.53	143.95	65	191.88	136.59	80	382.09	177.68	91	99.37	162.34	21
Cash from ops + noncash items + op expense / Op expense + dividend	111.70	130.64	46	158.36	154.33	62	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	111.70	103.17	62	43.15	148.07	15	83.20	134.08	17	151.77	116.34	76	107.85	103.19	61
Pretax operating income + interest expense / Interest expense		1,479.01		4,379.79	2,733.67	81	6,131.92	2,016.32	88	53,373.30	1,968.54	96		2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,667.11		4,379.79	1,374.36	90	6,131.92	1,539.23	92	53,373.30	1,632.83	98		1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends	99.92	153.06	33	155.45	169.52	59	195.86	150.43	75	424.74	210.80	89	97.07	188.90	15
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.19	3.64	34	0.21	3.69	36	0.12	3.85	34	0	2.64	28	0	2.61	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	107.38	78.46	76	64.31	73.92	48	51.30	81.10	27	24.07	57.84	20	112.08	57.26	92
Dividends declared / Net income.....	34.51	25.30	70	32.80	60.26	29	32.86	42.29	37	38.76	33.08	58	32.33	27.33	58
Net income – dividends / Average equity.....	5.54	9.64	17	7	1.15	88	6.43	4.14	79	4.58	6.46	22	5.51	7.33	26
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	99.92	139.49	37	160.88	166.94	59	202.05	132.17	73	428.03	178.13	89	97.07	157.73	25
Dividends from nonbank subsidiaries.....	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	99.92	193.08	28	160.88	205.70	54	202.05	174.85	68	428.03	260.40	83	97.07	215.26	11
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	33.69	36.56	46	51.85	82.59	35	64.89	60.28	53	158.23	66.55	96	30.61	60.71	20
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries.....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	33.69	38.35	43	51.85	98.26	31	64.89	62.88	50	158.23	69.36	95	30.61	63.43	18
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries.....		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries.....		76.16			78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.99	67.82	91	99.99	66.84	89	99.99	69.76	92	99.99	67.32	95	99.97	65.18	89
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries.....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	99.99	81.78	87	99.99	81.90	82	99.99	82.20	88	99.99	78.80	92	99.97	74.20	84
Dividends from nonbank subsidiaries.....	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	60	0	2.32	29
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	22	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....		28.31		0	33.86	11		27.08		0	28.33	11		26.53	